



**New Products Launch
Welcome Remarks**

By

**Mrs. Judy Kalloo
Chairman of the Board of Directors
Trinidad and Tobago Mortgage Bank**

On

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At

Trinidad Hilton and Conference Centre

Good morning, Fellow Directors, Management and Staff of TTMB, Valued partners, Distinguished guests, and members of the media.

It is both an honor and a privilege to stand before you today as Chairman of Board of TTMB, at this pivotal moment in our journey.

Today, we are not only unveiling new products, but we are also celebrating the power of vision, collaboration, and resilience.

When two strong institutions come together, the result is more than a merger. **It is a transformation.** This merger has expanded the mortgage landscape in Trinidad and Tobago, creating opportunities that reach far beyond the walls of our organisation.

Together, we are building a platform that empowers citizens to *Own their future*, strengthens communities, and contributes to the economic growth of our nation.

The benefits are clear:

- **Broader access to financing** for families and individuals who dream of home ownership.
- **Innovative solutions** that respond to the evolving needs of our customers.


- **Greater stability and resilience** in the financial sector, ensuring that TTMB remains a trusted partner for generations to come.

But beyond the numbers and the products, this merger represents something deeper, a commitment to inclusion, empowerment, and legacy. It is about ensuring that every citizen, regardless of background, has the opportunity to build a home, create wealth, and secure a future for their family.

This launch is more than a product unveiling. It is a statement of who we are: a forward-thinking, customer-focused organisation that believes in inclusion, empowerment, and legacy. We are not simply offering mortgages, we are offering pathways to generational wealth, stability, and pride of ownership.

And let us not forget the broader economic impact. Every mortgage we facilitate contributes to construction, development, and investment. It fuels jobs, strengthens industries, and builds communities. TTMB is not just participating in the economy, we are helping to shape it.

Think of the ripple effect: when a family secures a mortgage, builders are employed, suppliers are engaged, neighborhoods grow, and businesses thrive. The impact of our work extends far beyond the signing of a contract, it touches lives, strengthens communities, and builds a stronger Trinidad and Tobago.



As Chairman, I am proud to lead an organisation that blends tradition with innovation, and service with vision. Today, as we launch these new products, let us also launch a renewed commitment to excellence, inclusivity, and national progress.

I thank each of you, our suppliers, developers, real estate agents, brokers, directors, and members of the media, for being here to witness this milestone. Your partnership and support are invaluable, and together, we will continue to expand opportunities for every citizen of Trinidad and Tobago.

To the management and staff, know that you are the backbone of this organisation. Your dedication and expertise ensure that these products are not just ideas, but realities that transform lives. I am proud to lead you, and I am excited for the future we will build together.

So let us celebrate this moment, embrace the future, and move forward with confidence. TTMB is ready, our people are ready, and our nation is ready.

Thank you.